

## UNITED STATES BANKRUPTCY COURT District of Arizona

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/30/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

DENNIS BOWERS  
14135 W CALAVAR RD.  
SURPRISE, AZ 85379

JENNIFER BOWERS  
14135 W CALAVAR RD.  
SURPRISE, AZ 85379

Case Number:  
2:10-bk-35215-RJH

Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:  
xxx-xx-1691  
xxx-xx-0143

Attorney for Debtor(s) (name and address):

GEORGE D. MORGAN  
MORGAN LAW OFFICES PLC  
4635 S LAKESHORE DRIVE #131  
TEMPE, AZ 85282  
Telephone number: 480 899-3021

Bankruptcy Trustee (name and address):

LOTHAR GOERNITZ  
P.O. BOX 32961  
PHOENIX, AZ 85064-2961  
Telephone number: 602-263-5413

### Meeting of Creditors

Date: **December 9, 2010**

Time: **10:00 AM**

Location: **US Trustee Meeting Room, 230 N. First Avenue, Suite 102, Phoenix, AZ**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 2/7/11**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

#### Address of the Bankruptcy Clerk's Office:

U.S. Bankruptcy Court, Arizona  
230 North First Avenue, Suite 101  
Phoenix, AZ 85003-1727  
Telephone number: (602) 682-4000

#### For the Court:

Clerk of the Bankruptcy Court:  
Brian D. Karth

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 11/1/10

**EXPLANATIONS****B9A (Official Form 9A) (12/07)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Administrative Expenses in a Converted Case	If this case converted to a Chapter 7, a request for payment of an administrative expense, incurred before conversion, under 11 USC §503(a) must be filed within 90 days after the date set for the meeting of creditors. A governmental unit must file such a request within 180 days after the date of the conversion.
Dismissal of Case	This case shall be dismissed if the debtor(s) fail to appear at the meeting of creditors or fail to timely file all required schedules and statements.
<b>All individual debtors must provide photo identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</b>	
<b>Refer to Other Side for Important Deadlines and Notices</b>	

# CERTIFICATE OF NOTICE

District/off: 0970-2  
Case: 10-35215

User: medinad  
Form ID: b9a

Page 1 of 1  
Total Noticed: 23

Date Rcvd: Nov 02, 2010

The following entities were noticed by first class mail on Nov 04, 2010.

db/jdb +DENNIS BOWERS, JENNIFER BOWERS, 14135 W CALAVAR RD., SURPRISE, AZ 85379-8623  
aty +GEORGE D. MORGAN, MORGAN LAW OFFICES PLC, 4635 S LAKESHORE DRIVE #131, TEMPE, AZ 85282-7127  
9808358 +Americredit, PO BOX 181145, Arlington TX 76096-1145  
9808359 +Arizona Anesthesia Consultants, PO Box 29619, Phoenix AZ 85038-9619  
9808361 +Arizona Medical Imaging, PO Box 14687, Scottsdale AZ 85267-4687  
9808362 Arrowhead Hospital, PO Box 830913, Birmingham AL 35283-0913  
9808363 +Arrowhead Women's Center, 6525 W. Sack Drive, Suite 201, Glendale AZ 85308-7106  
9808364 +Bank of America, 450 American Street, Simi Valley CA 93065-6285  
9808366 +Crescent, P.O. Box 30728, Oakland CA 94604-6828  
9808367 +Emergency Physicians Professional Assoc., PO Box 40850, Mesa AZ 85274-0850  
9808369 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213  
(address filed with court: Hsbc Bank, Po Box 52530, Carol Stream IL 60196)  
9808371 +Nonatology Assoc LTD, 300 W Calrendon Avenue #375, Phoenix AZ 85013-3498  
9808372 Phoenix Children's Hospital, File #59910, Los Angeles CA 90074-9910  
9808373 +PhoenixChildren's Medical Group, PO Box 841167, Dallas TX 75284-1167  
9808374 +Sierra Verde Community Association, 7740 N 16th Street, Suite 300, Phoenix AZ 85020-4473  
9808375 Southwest Foot Institute, 1300 N 12th Street, Suite 518, Phoenix AZ 85006-2849  
9808376 +Wfnnb/Vctria, Po Box 182789, Columbus OH 43218-2789

The following entities were noticed by electronic transmission on Nov 03, 2010.

tr EDI: QLHGOERNITZ.COM Nov 02 2010 21:53:00 LOTHAR GOERNITZ, P.O. BOX 32961,  
PHOENIX, AZ 85064-2961  
smg EDI: AZDEPREV.COM Nov 02 2010 21:53:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,  
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650  
9808360 EDI: AZDEPREV.COM Nov 02 2010 21:53:00 Arizona Dept of Revenue, 1600 W Monroe,  
Phoenix AZ 85007-2650  
9808365 +EDI: CHASE.COM Nov 02 2010 21:53:00 Chase, Po Box 15298, Wilmington DE 19850-5298  
9808368 +EDI: BANKAMER2.COM Nov 02 2010 21:53:00 Fia Csna, Po Box 17054, Wilmington DE 19850-7054  
9808370 EDI: IRS.COM Nov 02 2010 21:53:00 Internal Revenue Service, Insolvency Section,  
PO Box 21126, Philadelphia PA 19114-0326

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 04, 2010

Signature:

